



Kentucky Employees Health Plan

UPDATE

December, 2005

A New Beginning

Open Enrollment for the 2006 Plan Year is now complete and we would like to provide information that you may need as we begin the new Kentucky Employees Health Plan (KEHP).

Please read the information contained in this update as it provides valuable information to assist our transition to Humana for the 2006 Plan Year. You may also visit kyhealthplan.humana.com for more information.

In addition, you will receive a Welcome Packet from Humana that will contain additional information regarding your 2006 health plan.

ID Cards

Every member (including your covered dependents) will receive a new health insurance identification card (ID card) to use beginning January 1, 2006. The new ID cards will have a unique member number instead of your Social Security Number.

To ensure that claims are filed to the correct company beginning January 1, 2006, be sure to let your providers and pharmacy know that you have a new insurance card.

Your ID card will be used for both your medical and pharmacy benefits. This one card will provide information for Humana and Express Scripts – the pharmacy benefits manager.

If you have not received your ID card by January 1, 2006, you may call Humana, or go to kyhealthplan.humana.com to print a letter of coverage or use your Social Security Number for the provider to file the claim.

Transition of Care

We want to provide information that will assist with a smooth transition to the 2006 Kentucky Employees Health Plan.

Mail Order Open Refills – if you currently have a mail order prescription that is mailed to your home, you will need to obtain a new prescription from your doctor and complete the mail order form for Express Scripts. This will be included in the Welcome Packet that will be mailed in late December.

If you are receiving the mail order benefit at the retail pharmacy, all you need to do is provide your pharmacy with your new ID card showing that you are now covered through Express Scripts.

Disease Management, Case Management, Utilization Management, Maternity care – if you are currently in a Disease Management, Case Management or Utilization Management Program with your current carrier, you may contact Humana's customer service to enroll in these same programs.

Important Phone Number and Web Site Addresses

Humana and Express Scripts
1-877-KYSPiRiT (877-597-7474) (Option 1 for Humana or Option 2 for Express Scripts)
[Kyhealthplan.humana.com](http://kyhealthplan.humana.com)

Department for Employee Insurance
1-888-581-8834 or 502-564-6534
<http://personnel.ky.gov/stemp/dei/default.htm>

Commonwealth Choice Flexible Spending Accounts (State Employees only)

Any state employee that has elected a Healthcare Flexible Spending Account will receive a Humana *Access* Visa debit card. This card may be used to pay your co-pays and coinsurance at the point of sale for medical expenses.

*If you have waived your health insurance through the Kentucky Employees Health Plan and have directed the employer contribution to a Healthcare Flexible Spending Account, you will not be able to use your Humana *Access* card to pay for prescription drug co-pays.* The company that administers the Humana *Access* card cannot verify that the purchases from a pharmacy are for covered expenses, as required by the IRS. You will need to pay for the prescription co-pay/coinsurance at the pharmacy and submit the claim to Humana. You may contact Humana at or visit the kyhealthplan.humana.com web site to obtain a claim form for submitting your prescription drug co-pays. You will still be able to use the Humana *Access* card at your doctor's office or at the hospital.

Coordination of Benefits (COB)

In January, Humana will begin collecting COB information from all members who have dependents covered under their Plan. This information will be collected via an automated telephone call that will be placed directly to the member's home. The automated telephone call will inquire as to whether your dependents are covered by any other group health insurance plan. The information that is provided will assist Humana in processing claims incurred by your dependents.

If Humana does not receive the COB information, claims will be pended until the information is provided. Even if your dependents are not covered by other health insurance, you will need to provide that information to Humana.

You may also call Humana after January 2, 2006 to provide this information.

Business Partners with Humana and Express Scripts

Humana and Express Scripts have business partners that will be working with our employees. We want to make you aware of these companies and assure you that these companies have been approved by the Commonwealth and will abide by all privacy regulations.

Active Health Management will be partnering with Humana to offer Disease Management, Case Management and Utilization Management programs for our members.

CorpHealth, Inc. will be partnering with Humana to provide mental health and substance abuse services.

CuraScripts Pharmacy will be partnering with Express Scripts to provide certain oral and injectable specialty medicines. There are certain specialty drugs which will be required to be filled through CuraScripts. **However, you will be allowed to fill your first prescription at your retail pharmacy and will then receive a letter from Express Scripts advising that future refills will be handled through CuraScripts.** CuraScripts will mail your medications to you along with all needed supplies – needles, syringes, alcohol swabs and sharps containers – **at no additional cost.**

A listing of the drugs that must be acquired through CuraScripts is included in this update.

Gordian Health Solutions will be partnering with Humana to offer a Personal Health Analysis (PHA) which will be available on the kyhealthplan.humana.com web site on January 1, 2006. Once you have completed the PHA, you may receive information from Gordian or Active Health.